

Sunil Kumar

Residence: Flat # 616, 6th floor Yaseen Square, doli khata , Soldier Bazar Karachi.

E-mail address: kumar_16sunil@yahoo.com & sunil.kumar@hbl.com Cell: 0092-333-3132443



Core Competencies

➤KYC & Client Onboarding	➤New Adoptions & Operation
➤Process Control	➤Deciding & Initiating Action
➤Adhering to Policy, Principles & Values	➤Supporting Technology
➤Handling Audit	➤Risk Management

Professional Summary

An astute performer over 17 years of experience in Governance Branch Banking, Branch Banking Products, Internal Controls, Client on Boarding, KYC Remediation, Centralized Operations & has covered below area;

- Associated with Senior Managers, other departments to ensure ongoing compliance with AML Standards & regulatory requirements for KYC remediation of NGO / NPO portfolio.
- Reviewing KYC for all type of clients processed at CAO in line with SBP & Bank's requirements.
- Liaised with clients, front office, technology and operations as part of the KYC process.
- Build and maintain positive and productive working relationships internally and externally.
- Performed as team player & handled multiple priorities and deadlines concerning operations process.
- Specialized Process Reviews: Supported TL to perform end to end process reviews of Specialized units within Operations:
 - Assisting branch review team in their data extraction from Misys/ Equation system that covers the analysis and annexures preparation of: account opening & maintenance / closing; etc.
 - Management Testing Plan for testing of key controls of specialized functions.
- Prepared KYC Due Diligence profiles on a wide range of entity types.
- Analyzed new/prospective clients including Enhanced Due Diligence synthesized finding and assessed risk levels.
- Researched and verified the parties involved in suspicious transactions against various database, LexisNexis, OFAC, Dow Jones and Internet searches.
- Performed User Acceptance Testing for KYC Applications and KYC remediation projects.
- Collected and documented data including KYC information and Transaction data
- Responsible for Enhanced Due diligence reviews of Consumer and Business Banking customer
- Performed Sanctions screening and PEPs identification. Reviewed potential negative news hits.
- Prepared recommendations to relationship manager on the required KYC screening on new clients by documenting and corroborating the information obtained on the client as required by the KYC Procedures utilizing a variety of independent research sources.
- Analyzed client data, documentation and negative news in order to determine a Client Risk Profile as established under the KYC Procedures.
- Examined wire activity conducted through correspondent banking relationships for potentially suspicious activity including terrorist financing, foreign shell corporations.

Professional Experience



Dec 2018 till date

Manager – Q. A - KYC Unit - Governance Branch Banking (Oct-2022 till date)

Accountability 1 – Performing Quality Reviews & Resolution of Audit Objections

- To perform sample-based Q.A reviews on periodic reviews for all 19 regions.
- Identify gaps and revert to department.
- Resolution of audit objections.

Manager Portfolio – Governance Branch Banking (Jan-2022 till Sep 2022)

Accountability 1 – Portfolio & MIS Monitoring

- To assist the manager in monitoring the portfolio (NGOs/NPOs/INGOs type accounts) with relevant stakeholders.
- Ensure trackers are up to date to assist in assessing actions required.

Accountability 2 – Regulatory & Compliance

- Assist Product Manager in resolution of compliance issues identified.
- Comply with the Bank's policies and procedures in all tasks related to performing the assigned tasks and duties.
- Strong problem solving ability to recognize and redeem them as necessary.
- Monitoring of the quality ratio in accordance with the guidelines.

Assistant Product Manager NGOs and NPOs (Feb 2021 till Dec-2021)

Performing role of Assistant Product Manager for NGO/NPO in branch banking :

Accountability 1 – Risk Management

- Responsible for identification, assessment, monitoring, controlling and mitigating risks.
- Identify instances to Product Manager which may lead to any reputational risk for the Bank to take appropriate action.
- Perform root cause analysis to identify risks (current and potential) and assist Product Manager to take appropriate actions

Accountability 2 –Adhoc Projects

- Product Training across the network: Developing and training staff on an ongoing basis on all FA Accounts related update, further also continuously identify training & development needs of the front-end & operation/service teams.
- Product Research for existing of new product.

Manager – II ICU (Dec 2018 till Feb 2021)

Currently Performing duties as **Resident Reviewer** in Internal Control Unit for Centralized Account Opening & Centralized Operation Processing Centre for KYC Remediation, NCA & static data maintains area.

- To perform regular review for individual, Corporate & FI, Govt. & NGO/NPO/Club/Associations clients.
- To review internal circulars, policies & procedure with respect to AML/CFT guidelines.
- Assisted TL in preparing RCA's.
- Final walkthrough of internal circulars prior release to stake holders.
- Prepared & assisted TL in preparing different departmental checklists.
- Supported TL to perform end to end process reviews of Specialized units within Operations.
- To Review end to end process for new client on boarding.
- To Review end to end process for existing clients & KYC remediation cases.
- To review end to end process for centralized account opening.
- Updation related to account activation & CNIC verification unit, enhanced customer & Account opening unit (ECO), SS card unit.

Internal Control & Compliance Department, ICBC Pakistan Operations.

Performed duties in ICCD department of ICBC and covered below areas.

- To ensure effective implementation and monitoring of compliance with the CAAML policies and Procedures in the Bank.
- Updated processes & policies time to time & prepared checklist.
- To assist and carry out process for Client on Boarding, Risk-assessment and Periodic Review of all client's relationships.
- To maintain the work flow of Client on boarding of New Clients as well as perform Periodic Reviews and EDRs on the clients and raise the analysis summary report to the Line Manager for onward advice to business.
- To review end to end process for centralized account opening.
- To perform regular review for Low & Medium Risk clients, High Risk & FI, Govt. & NGO/NPO/Club/Associations clients.
- Performed review for 300 + RMA clients.
- To critically analyze and review the Clients Background and Beneficial Ownership information with respect to AML/CFT perspective.
- To follow up on review of Updated Clients Documentation for Periodic Reviews and Event Driven Review of all relationships as and when overdue.

Analyst – Client On Boarding Pakistan.

- Scrutinizing of docs for performing periodically Review of GTB & CBNS Clients and to maintain client record of all existing clients as per policy.
- Meeting with Business team & client for New Client Adoptions for GTB & CBNS.
- Updating KOP's / Checklist as per policies.
- Ensure compliance with the prudential and regulatory standards and adherence to internal and external policies.
- Reviewing and updating department policies and procedures.
- Handling dormant accounts exercise and performing complete CDD/KYC at the time of reactivations of dormant account.
- Handling Internal / External / Regional KYC team & Central Bank audits
- Performing KYC/CDD assessments and update KYC and client's record as per SBP guidelines.
- Attended FATCA / CRS trainings.
- Handling reporting of inquiries by Central Bank /NAB/FIA/FBR & International inquiries.

Banking Assistant – Central Processing Unit.

- To ensure vigilant checking of accounts as per M1& considerable number of Supervision of accounts in T-24, Checking & supervision general amendments in T-24.
- Working as Banking Assistant and effectively managing the responsibilities within the given time frames.
- Taken initiative in participating in projects involving new products and their system UAT.
- To handle the complete process of dormant accounts. (MIS, letter sending & activation).



June 2006 – Sep 2010

As a **Processor** under contract with **HRS Pvt Ltd**, services towards NIB Bank from **16-06-06 to 08-06-07**.
As **Account Officer** – Central Processing Unit from **09-06-2007 to Sep 2010**.

Scrutiny of accounts for all entities in liabilities and assets.

- Scrutiny of general amendments including corporate amendments.
- Worked on data migration from PIBAS to T-24.
- Maintaining delegation of authority files for 200 branches.
- Customer Opening / Closing & Maintaining in PIBAS & T-24.
- Supervision of customer signature in Sign Win system for all accounts (PIL/SBL/AUTO).

Certifications & Trainings

- Attended training on E- Learning in year 2022
- Attended training on E- Learning in year 2021
- Attended training on E-learning in year 2020
- Attended session on Trade Based Money Laundering – Feb2019.
- Attended training on “KYC Policy version-2.1” held at **Kuala Lumpur - Malaysian Sep2017**.
- Attended session on Fire Drill 2017.
- Attended session Common Reporting Standard (CRS) implementation in Pakistan April & May 2017.
- Attended training on DB “KYC Policy version-2” at **Dubai in March 2017**.
- Certificate awarded for participating in program “KYC & AML” 2016.
- Certificate on attending training course First AID 2015.
- Certificate awarded for participating in program “KYC & Anti Money Laundering” 2014.
- International Advance Certificate in Anti Money Laundering exam passed with merit January 2013.
- Certificate from Institute of Banker of Pakistan in Deutsche Bank Pakistan for program “IBAN Implementation in Pakistan” July 2012.
- Certificate of participation in JS BANK LTD on course “KYC & AML” May 2011.
- Certificate of Achievement awarded by NIB BANK LIMITED for the best performance during 2008-2009.

Academic Background

Particulars

LLM
M.A Political Science
LLB
M.A Economics
B.Com

Years

First Year (2023)
Final Year
2020
2013
2008

Personal Details

Father's Name
Date of Birth
Marital Status
Nationality
Religion
N.I.C

Jhaman Das (Late)
16th Nov 1986
Married
Pakistani
Hindu
42000-0166084-9

REFERENCE: Will be furnished
Upon request.